

Why Child Identity Theft Is On The Rise: How It's Happening Under Parents' Noses

The Problem of Child Identity Theft

Child identity theft is a growing problem in the United States. In 2021, there were over 1 million reported cases of child identity theft, a 30% increase from the previous year. This crime is particularly harmful because children are often unaware that their identity has been stolen, and the damage can take years to discover and repair.



Bankrupt at Birth:: Why Child Identity Theft Is On The Rise & How It's Happening Under Parents' Noses

by Colin Gordon

★★★★☆ 4.8 out of 5

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How Child Identity Theft Happens

Child identity theft can happen in a variety of ways, but the most common methods include:

- **Phishing:** Thieves send emails or text messages that look like they are from legitimate companies, such as banks or credit card companies. These messages often contain links to websites that ask for personal information, such as your child's Social Security number or birthdate.
- **Social media:** Thieves can create fake social media profiles using your child's name and photo. They may then use these profiles to collect personal information from your child's friends and family.
- **Data breaches:** Data breaches are a major source of personal information for thieves. In a data breach, hackers gain access to a company's computer systems and steal personal information, such as names, addresses, and Social Security numbers.
- **Stolen mail:** Thieves can steal your child's mail, which may contain personal information, such as bank statements or credit card bills.

How to Protect Your Child from Child Identity Theft

There are a number of things you can do to protect your child from child identity theft, including:

- **Be aware of the signs of child identity theft:** These signs include unusual activity on your child's credit report, such as new accounts being opened or charges being made that you don't recognize. You should also be aware of any changes to your child's personal information, such as their name or address.
- **Monitor your child's credit report:** You can get a free copy of your child's credit report from each of the three major credit bureaus:

Equifax, Experian, and TransUnion. You should review these reports regularly for any unauthorized activity.

- **Freeze your child's credit:** A credit freeze prevents new credit accounts from being opened in your child's name without your permission. You can contact the three major credit bureaus to freeze your child's credit.
- **Talk to your child about identity theft:** Talk to your child about the importance of protecting their personal information and how to avoid scams. Teach them to never give out their personal information to anyone they don't know and to be careful about what they post online.

What to Do If Your Child's Identity Is Stolen

If you believe that your child's identity has been stolen, you should take the following steps:

- **Contact the police:** File a police report about the identity theft. This will help to create a record of the crime and may help you to get your child's identity back.
- **Contact the credit bureaus:** Contact the three major credit bureaus and freeze your child's credit. You should also ask the credit bureaus to add a fraud alert to your child's credit report.
- **Monitor your child's credit report:** Continue to monitor your child's credit report for any unauthorized activity.
- **Contact your child's creditors:** If you discover that any new accounts have been opened in your child's name, contact the creditors and inform them that your child's identity has been stolen.

- **Consider identity theft protection:** Identity theft protection services can help you to monitor your child's credit report and protect them from future identity theft.

Child identity theft is a serious crime that can have a lasting impact on your child. By taking steps to protect your child from this crime, you can help to keep their identity safe.



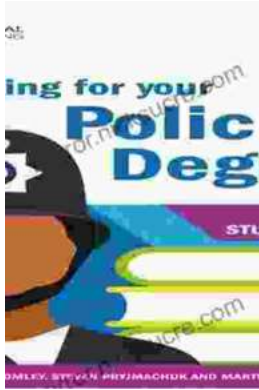
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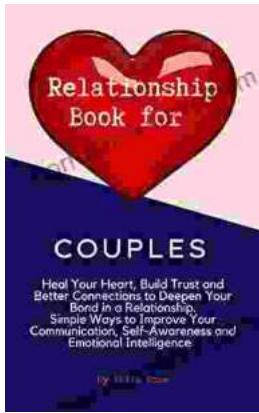
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